

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donna M Brennan
Debtor

Case No. 19-03433-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	+ Donna M Brennan, 160 Old Route 940, Pocono Lake, PA 18347-7770
5233368	+ Brooke R. Waisbord, Esq., KML Law Group PC - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
5233376	+ PNC Bank Mortgage Servicing, Mailstop P5-PCLC-01-I, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 23 2025 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5233366	Email/Text: amscbankruptcy@adt.com	Jan 23 2025 18:55:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
5244312	+ Email/Text: amscbankruptcy@adt.com	Jan 23 2025 18:55:00	ADT Security Services Inc., 3190 South Vaughn Way, Aurora, CO 80014-3541
5233367	+ EDI: WFNNB.COM	Jan 23 2025 23:45:00	Bill Me Later/PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
5309649	Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 18:55:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5233373	Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 18:55:00	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
5233372	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 18:55:00	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
5233371	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 18:55:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5233369	EDI: JPMORGANCHASE	Jan 23 2025 23:45:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5233370	EDI: JPMORGANCHASE	Jan 23 2025 23:45:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
5241734	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 23 2025 18:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5233374	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5233375	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
5257723	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH

			44101
5233377	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5233378	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
5233443	^ MEBN	Jan 23 2025 18:45:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5233379	+ EDI: SYNC	Jan 23 2025 23:45:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5233380	+ EDI: SYNC	Jan 23 2025 23:45:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
5233381	+ EDI: SYNC	Jan 23 2025 23:45:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5233382	+ EDI: SYNC	Jan 23 2025 23:45:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kim M Diddio	

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on behalf of Debtor 1 Donna M Brennan kdiddio@diddiolaw.com
kdiddio@gmail.com;r52326@notify.bestcase.com;kimdiddioattorneyatlaw@jubileebk.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Donna M Brennan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8000

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-03433-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Donna M Brennan
aka Donna Maria Brennan1/23/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.